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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
NORTHERN DISTRICT OF ILLINOIS	
Case number (if known)	Chapter you are filing under:
	☐ Chapter 7
	☐ Chapter 11
	☐ Chapter 12
	Chapter 13

# Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your	full name		
	your pictur exam licens	the name that is on government-issued re identification (for sple, your driver's se or passport).	Damien First name  T. Middle name	First name  Middle name
	identi	ification to your ing with the trustee.	Robinson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		ther names you have		
		de your married or en names.		
3.	your numl Indiv	the last 4 digits of Social Security ber or federal idual Taxpayer tification number	xxx-xx-0470	

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Debtor 1 Damien T. Robinson

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About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 6430 S. Stoney Island Apt. 411 Chicago, IL 60637 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, I have lived in this district longer than in any have lived in this district longer than in any other district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Damien T. Robinson** 

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,	The chapter of the	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy								
•	Bankruptcy Code you are			go to the top of page 1 and			.C. § 342(b) 101 IIIaiviai	dais Filing for Bankrupicy		
	choosing to file under	☐ Chap	oter 7							
		☐ Chap	oter 11							
		☐ Chap	oter 12							
		■ Chap	oter 13							
3.	How you will pay the fee	ab or	out how yo	The entire fee when I file my petition. Please check with the clerk's office in your local court for more details we you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with otted address.						
				eed to pay the fee in installments. If you choose this option, sign and attach the Application e Filing Fee in Installments (Official Form 103A).						
			_	,	,	t this option only	if you are filing for Char	oter 7. By law, a judge may.		
		I request that my fee be waived (You may request this option only if you are filing for Chapter but is not required to, waive your fee, and may do so only if your income is less than 150% of th applies to your family size and you are unable to pay the fee in installments). If you choose this the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with you								
١.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.								
				Northern District of						
			District	Illinois - Chapter 13	When	12/06/13	Case number	13-46932		
			District		When		Case number			
			District		When		Case number			
0.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
			Debtor				Relationship to y	⁄ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
1.	Do you rent your	■ No.	Go to I	ine 12.						
	residence?	☐ Yes.	Has vo	our landlord obtained an evic	ion iudam	ent against vou a	and do vou want to stav	in your residence?		
		<u> </u>		No. Go to line 12.	,		,	,		

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Document Debtor 1 **Damien T. Robinson** 

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Case number (if known)

	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	iness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach			er, Street, City, Stat	
	it to this petition.				x to describe your business: less (as defined in 11 U.S.C. § 101(27A))
					Estate (as defined in 11 U.S.C. § 101(27A))
				_	efined in 11 U.S.C. § 101(518))
				`	r (as defined in 11 U.S.C. § 101(6))
				None of the above	
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline	s. If you in is, cash-fl	dicate that you are a	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure
		■ No.	I am r	ot filing under Chap	ter 11.
	For a definition of small	□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part	4: Report if You Own or	Have Any	Hazardo	ous Property or Any	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?	
	public health or safety? Or do you own any		16	Pata attantina ta	
	property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	
	-				Number, Street, City, State & Zip Code

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Debtor 1 Damien T. Robinson

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about cred	it
counseling because of:	

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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9/14/16 1:31PM Document Page 6 of 48 Case number (if known) Debtor 1 Damien T. Robinson **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 100-199 □ 200-999 How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Damien T. Robinson Signature of Debtor 2 Damien T. Robinson

Executed on

MM / DD / YYYY

Signature of Debtor 1

**September 14, 2016** MM / DD / YYYY

Executed on

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For your attorney, if you are represented by one

Damien T. Robinson

Debtor 1

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Veronic	a D. Joyner, Esq.	Date	September 14, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Veronica I	D. Joyner, Esq.		
Printed name			
Joyner Lav	w Office, Inc.		
Firm name			
120 South	Sate Street		
Suite 200			
Chicago, I	L 60603		
Number, Street,	City, State & ZIP Code		
Contact phone	312-332-9001	Email address	vdjoyner@joynerlawoffice.com
6239246			
Bar number & St	tata		

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			.iii		
Fill in this inforn	nation to identify your	case:			
Debtor 1	Damien T. Robins	son			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:				
Case number _					
(if known)					Check if this is an
					amended filing

# Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

Par	t 1: Summarize Your Assets		
		Your as: Value of	sets what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,009.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,009.00
ar	t 2: Summarize Your Liabilities		
		Your lia	
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
i.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	6,339.0
	Your total liabilities	\$	6,339.00
Par	t 3: Summarize Your Income and Expenses		
١.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,082.5
j.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	950.0
ar	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sche	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8), Fill out lines 8-9g for statistical purposes, 28 U.S.C. § 159.	ı personal, f	amily, or

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 1,300.00 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total o	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-29305 Doc 1 Filed 09/14/16 Entered 09/14/16 13:33:33 Desc Main Document Page 10 of 48 Fill in this information to identify your case and this filing: Debtor 1 Damien T. Robinson Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No □ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☐ No Yes **UberScoter** Who has an interest in the property? Check one Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: **Electric Scooter** ■ Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another ☐ Check if this is community property \$800.00 \$800.00 (see instructions) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$800.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the

portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Yes. Describe.....

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Document Damien T. Robinson

Debtor 1	Damien T. Robinson Case number (if known)	
	1 Room of Furniture - no lien	\$300.00
·		
_ `	<ul> <li>nics</li> <li>les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music of including cell phones, cameras, media players, games</li> </ul>	collections; electronic devices
■ No □ Yes	Describe	
Examp	<ul><li>ibles of value</li><li>les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles</li></ul>	, or baseball card collections;
■ No □ Yes.	Describe	
	nent for sports and hobbies  les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments	and kayaks; carpentry tools;
_	Describe	
_	<b>ms</b> <i>ples:</i> Pistols, rifles, shotguns, ammunition, and related equipment	
■ No □ Yes	Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  Describe	
. 00.	Clothing	\$300.00
■ No	ry  ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gem	gold, silver
Exam	arm animals ples: Dogs, cats, birds, horses	
■ No □ Yes.	Describe	
14. <b>Any o</b> ■ No	ther personal and household items you did not already list, including any health aids you did not list	
☐ Yes.	Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$600.00
Part 4: De	escribe Your Financial Assets	
Do you o	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. <b>Cash</b> <i>Exam</i> □ No	ples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petit	on
Yes		

Case 16-29305 Doc 1 Filed 09/14/16 Entered 09/14/16 13:33:33 Desc Main Document Page 12 of 48 Case number (if known) Debtor 1 Damien T. Robinson Cash \$9.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... \$600.00 **Debtor has a Prepaid Debit Card** 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

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Debtor 1	Damien T. Robinson		Document	Case number (if known)	_
☐ Yes.	Give specific information al	bout them			
Money or p	property owed to you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
■ No	-	oout them, inc	cluding whether you alre	ady filed the returns and the tax years	
Examp ■ No	oles: Past due or lump sum		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Examp ■ No	oles: Unpaid wages, disabilit benefits; unpaid loans	ty insurance		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31. Interes  Examp  □ No	ts in insurance policies  bles: Health, disability, or life			HSA); credit, homeowner's, or renter's insurar	nce
■ Yes.			olicy and list its value.	Beneficiary:	Surrender or refund value:
	Life	Insurance	- Term Life		\$0.00
If you a someo ■ No □ Yes.  33. Claims Examp	are the beneficiary of a living ne has died.  Give specific information  against third parties, whe	g trust, exped	ct proceeds from a life in	surance policy, or are currently entitled to reco	eive property because
	Describe each claim				
■ No	Darnien T. Robinson				
■ No	·	already list			
					\$609.00
Part 5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
	, , ,	table interest	in any business-related p	roperty?	

Desc Main Case 16-29305 Doc 1 Filed 09/14/16 Entered 09/14/16 13:33:33 Document Page 14 of 48 Case number (if known) Debtor 1 Damien T. Robinson Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$800.00 57. Part 3: Total personal and household items, line 15 \$600.00 Part 4: Total financial assets, line 36 \$609.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00

\$2,009.00

Copy personal property total

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,009.00

\$2,009.00

Desc Main Case 16-29305 Doc 1 Filed 09/14/16 Entered 09/14/16 13:33:33 Page 15 of 48 Document Fill in this information to identify your case: Debtor 1 Damien T. Robinson Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **UberScoter Electric Scooter** 735 ILCS 5/12-1001(b) \$800.00 \$800.00 Line from Schedule A/B: 4.1 100% of fair market value, up to any applicable statutory limit 1 Room of Furniture - no lien 735 ILCS 5/12-1001(b) \$300.00 \$300.00 Line from Schedule A/B: 6.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$9.00 \$9.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit Debtor has a Prepaid Debit Card 735 ILCS 5/12-1001(b) \$600.00 \$600.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Official Form 106C

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

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Page 16 of 48 Case number (if known) Debtor 1 Damien T. Robinson

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Damien T. Robins	son			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number				☐ Check if this is	an
,				amended filing	uii

### Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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Document Page 18 of 48 Fill in this information to identify your case: Debtor 1 Damien T. Robinson First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Last 4 digits of account number \$500.00 Ars Inc. Nonpriority Creditor's Name 14707 E. 2nd Ave. #260 When was the debt incurred? Aurora, CO 80011 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Collection Account

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Case number (if know)

4.2	City of Chicago	Last 4 digits of account number	\$4,000.00
4.2	Nonpriority Creditor's Name Department of Finance P.O. Box 88292 Chicago, IL 60680	When was the debt incurred?	\$4,000.00
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Citations	
4.3	Convergent Outsourcing  Nonpriority Creditor's Name	Last 4 digits of account number	\$339.00
	800 Sw 39th St Renton, WA 98057	When was the debt incurred? Opened 06/16	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney Comcast	
4.4	Harris & Harris, Ltd	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 222 Merchandise Mart Plaza Suite 1900	When was the debt incurred?	
	Chicago, IL 60654	- Acceptable for a file of colored Color to Hill color	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset? —	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Account	

Debtor 1 Damien T. Robinson Document Page 20 of 48 Case number (if know)

4.5	I.C. System Inc	Last 4 digits of acco	ount number	\$250.00
	Nonpriority Creditor's Name 444 Highway 96 East P.O. Box 64437	When was the debt i	incurred?	
	Saint Paul, MN 55164  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you fi	le, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORI	TY unsecured claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising report as priority claim	g out of a separation agreement or divorce that you did not	
	■ No		or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	Collection Account	
4.6	Overland Bond & Investment	Last 4 digits of acco	unt number	\$750.00
	Nonpriority Creditor's Name 4701 W. Fullerton Ave. Chicago, IL 60639	When was the debt i	incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you fi	le, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORI	TY unsecured claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt	o c	out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claim	ns or profit-sharing plans, and other similar debts	
	■ No □ Yes	·	Collection Account	
		Other. Specify		
Part 3:	List Others to Be Notified About a D	ebt That You Already Lis	sted	
is tryi have	ing to collect from you for a debt you owe to	someone else, list the origir nat you listed in Parts 1 or 2 t or submit this page.	a debt that you already listed in Parts 1 or 2. For examples al creditor in Parts 1 or 2, then list the collection agency, list the additional creditors here. If you do not have add	here. Similarly, if you
	nd Address d Scott Harris	On which entry in Part 1 or Line <b>4.2</b> of ( <i>Check one</i> ):	Part 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Clair	
Attori	neys at Law	Line 412 of (Officer offe).	Part 2: Creditors with Nonpriority Unsecured Clair	
	erchandise Mart Plaza, Ste. 19		Tare 2. Groundle war Herphorny Checoured	Sianno
Cnica	go, IL 60654	Last 4 digits of account num	nber	
Name a	and Address	On which entry in Part 1 or	Part 2 did you list the original creditor?	
	off Law LLC	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clair	ms
-	Wacker Dr. #550 go, IL 60606		Part 2: Creditors with Nonpriority Unsecured 0	Claims
Onica	go, 12 00000	Last 4 digits of account num	nber	
Name a	nd Address		Part 2 did you list the original creditor?	
	f State	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clair	
	le Services Department . Second St.		Part 2: Creditors with Nonpriority Unsecured 0	Claims
	gfield, IL 62756			
		Last 4 digits of account num	nber	
	and Address		Part 2 did you list the original creditor?	
	tary of State liance & Regulations	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clair	ns

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Debtor 1 Damien T. Robinson	Case number (if know)
2701 S. Dirksen Parkway Springfield, IL 62723	■ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of accoun	nt number
Name and Address On which entry in Part	1 or Part 2 did you list the original creditor?
Secretary of State Line <u>4.2</u> of (Check on	e):
D 6847-617-8	■ Part 2: Creditors with Nonpriority Unsecured Claims
Cook County Springfield, IL 62756	
Last 4 digits of accoun	t number

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
				Ψ	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Т	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	6,339.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	6,339.00

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Page 22 of 48 Document Fill in this information to identify your case: Debtor 1 Damien T. Robinson First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

# Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the cor, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					<u> </u>
	Name				
	Number	Street			
	0''		0	710.0	_
	City		State	ZIP Code	
2.3					_
	Name				
	Number	Street			_
					_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					_
	Name				
	Number	Street			_
					_
	City		State	ZIP Code	

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Fill in this ir	nformation to identify your				
Debtor 1	Damien T. Robins	son			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numbe	er				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106H				
	lle H: Your Cod	ahtors			40/4E
Scriedo	ile II. Toul Cou	EDIOI 3			12/15
ill it out, and our name a		boxes on the left. Attach . Answer every question.	the Additional Page to	o this page. On the top of ar	I, copy the Additional Page, ny Additional Pages, write
<b>=</b>					
■ No □ Yes					
□ res					
	n the last 8 years, have you California, Idaho, Louisiana,			y? (Community property state ngton, and Wisconsin.)	es and territories include
■ No. G	So to line 3.				
☐ Yes. I	Did your spouse, former spou	ıse, or legal equivalent live	with you at the time?		
in line 2	again as a codebtor only i 06D), Schedule E/F (Official	f that person is a guarant	or or cosigner. Make	sure you have listed the cre	you. List the person shown ditor on Schedule D (Official dule E/F, or Schedule G to fill
	olumn 1: Your codebtor me, Number, Street, City, State and Zl	P Code		Column 2: The creditor Check all schedules that	to whom you owe the debt apply:
3.1				☐ Schedule D, line	
	ame			□ Schedule E/F, line	
				☐ Schedule G, line	
Nu	ımber Street			_	
Cit		State	ZIP Code		
3.2				Schedule D, line	
Na	ame			☐ Schedule E/F, line	
				☐ Schedule G, line	
Nu	umber Street			_	

State

City

ZIP Code

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	in this information to identify you			
Del	otor 1 Damien T.	Robinson		
	otor 2 Juse, if filing)			
Uni	ted States Bankruptcy Court for t	ne: NORTHERN DISTRI	CT OF ILLINOIS	
	se number 		-	Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date:
0	fficial Form 106I			MM / DD/ YYYY
S	chedule I: Your In	come		12/15
sup spo atta	plying correct information. If youse. If you are separated and yoch a separate sheet to this forr	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your spouse is livith you, do not include information	and Debtor 2), both are equally responsible for ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.
sup spo atta Pai	plying correct information. If you see. If you are separated and you have separated and you have separate sheet to this form	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your spouse is livith you, do not include information	ng with you, include information about your
sup spo atta	plying correct information. If you see. If you are separated and you have separated sheet to this form  t1: Describe Employment information.	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your spouse is liv ith you, do not include information ional pages, write your name and Debtor 1	ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.  Debtor 2 or non-filing spouse
sup spo atta Pai	plying correct information. If you see. If you are separated and you a separate sheet to this form  t1: Describe Employment information.  If you have more than one job, attach a separate page with information about additional	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your spouse is liv ith you, do not include informatio ional pages, write your name and	ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.
sup spo atta Pai	plying correct information. If you see. If you are separated and you a separate sheet to this form  t1: Describe Employment information.  If you have more than one job, attach a separate page with	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your spouse is livith you, do not include informational pages, write your name and Debtor 1  Employed	ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.  Debtor 2 or non-filing spouse
sup spo atta Pai	plying correct information. If you see. If you are separated and you a separate sheet to this form  t1: Describe Employment information.  If you have more than one job, attach a separate page with information about additional	ou are married and not fili our spouse is not filing w n. On the top of any additi tt Employment status	ng jointly, and your spouse is livith you, do not include informational pages, write your name and  Debtor 1  Employed  Not employed	ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.  Debtor 2 or non-filing spouse  Employed  Not employed
sup spo atta Pai	plying correct information. If you see. If you are separated and you are separated and you are separated to this form  t1: Describe Employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or	eu are married and not fili our spouse is not filing w n. On the top of any additi tt  Employment status  Occupation  Employer's name	ng jointly, and your spouse is livith you, do not include informational pages, write your name and Debtor 1  Employed  Not employed  Janitor	ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.  Debtor 2 or non-filing spouse  Employed  Not employed
sup spo atta Pai	plying correct information. If you se. If you are separated and you are separated and you are separated to this form the separate sheet sh	eu are married and not fili our spouse is not filing w n. On the top of any additi tt  Employment status  Occupation  Employer's name	Debtor 1  Employed  Janitor  Dust Em Clean Maintenance  548 E. 61st Street Chicago, IL 60637	ng with you, include information about your on about your spouse. If more space is needed, case number (if known). Answer every question.  Debtor 2 or non-filing spouse  Employed  Not employed

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll 2. deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

			non-filir	ng spouse
2.	\$	1,057.33	\$	N/A
3.	+\$	0.00	+\$	N/A
4.	\$	1,057.33	\$	N/A

For Debtor 2 or

For Debtor 1

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Debtor 1 Damien T. Robinson Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 1.057.33 \$ N/A List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 166.83 N/A 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 N/A Voluntary contributions for retirement plans 5c. 5c. \$ 0.00 \$ N/A 5d. Required repayments of retirement fund loans 5d. 0.00 N/A 5e. Insurance 5e. 0.00 \$ N/A 5f. **Domestic support obligations** 5f. \$ 0.00 N/A 5g. 5g. **Union dues** \$ \$ 0.00 N/A 5h. Other deductions. Specify: 5h.+ \$ 0.00 N/A Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 166.83 N/A Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 890.50 \$ N/A List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 N/A 8h. Interest and dividends 8b. \$ \$ 0.00 N/A Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 N/A 8d. **Unemployment compensation** 8d. 0.00 N/A 8e. **Social Security** 8e. 0.00 N/A 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: Food Stamps 192.00 \$ N/A 8g. Pension or retirement income 8g. \$ 0.00 \$ N/A Other monthly income. Specify: 8h.+ 8h. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. N/A 9 192.00 \$ 10. Calculate monthly income. Add line 7 + line 9. 10. \$ \$ 1,082.50 \$ 1,082.50 N/A Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 1,082.50 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain: 

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ΞIII	in this inform	ation to identify yo	our caca:							
	otor 1	Damien T. R				Cł	neck	if this is:		
202		Dannen 1. K	ODIIISOII					n amended filing		
	otor 2 ouse, if filing)								ving postpetition cha	apter
Unit	ted States Banl	kruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS			MM / DD / YYYY		
	se number nown)									
O	fficial Fo	orm 106J								
		J: Your	Exper	nses						12/15
Be info	as complete ormation. If r	and accurate as	s possible eded, atta	. If two married people ar ich another sheet to this						
Par 1.	t 1: Desc	cribe Your House int case?	ehold							
	■ No. Go t □ Yes. <b>Do</b>	to line 2. es Debtor 2 live	in a separ	ate household?						
			st file Offic	ial Form 106J-2, <i>Expenses</i>	for Separate Housel	<i>hold</i> of D	ebto	r 2.		
2.	Do you ha	ve dependents?	□ No							
	Do not list I Debtor 2.	Debtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	ı
	Do not state dependents				Daughter			5	■ No □ Yes	ı
					Son			9	■ No □ Yes	
									□ No	
									☐ Yes ☐ No	
									☐ Yes	
3.	expenses	spenses include of people other t nd your depende	han 🗖	No Yes						
Est exp	imate your e	a date after the	our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp						
the		ch assistance an		government assistance i				Your expe	enses	
, 5.		,								
4.		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgage	4.	\$		350.00	
	If not inclu	ded in line 4:								
	4a. Real	estate taxes				4a.			0.00	
	•	erty, homeowner's	-			4b.			0.00	
		e maintenance, re eowner's associa		upkeep expenses dominium dues		4c. 4d.			0.00	
5.				our residence, such as ho	me equity loans		\$	-	0.00	

Debtor 1		Damien T. Robinson				per (if known)	
6.	Utilit	ies:					
٠.	6a.		heat, natural gas	6	a.	\$	70.00
	6b.		ver, garbage collection	6	b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable service	es 6	c.	\$	160.00
	6d.	Other. Spe			d.	\$	0.00
7.	Food		ekeeping supplies		7.	\$	200.00
8.			hildren's education costs		8.	\$	0.00
9.			ry, and dry cleaning		9.	\$	25.00
10.		•	roducts and services		0.	\$	20.00
11.		-	ntal expenses		1.	·	15.00
			Include gas, maintenance, bus or train fare.	·			10.00
12.			ar payments.	1:	2.	\$	110.00
13.			clubs, recreation, newspapers, magazines, a	ind books 1:	3.	\$	0.00
			ributions and religious donations		4.	\$	0.00
15.	Insu	rance.	•				
	Do no	ot include in	surance deducted from your pay or included in	lines 4 or 20.			
	15a.	Life insura	nce	15	a.	\$	0.00
	15b.	Health ins	urance	15	b.	\$	0.00
	15c.	Vehicle ins	surance	15	c.	\$	0.00
	15d.	Other insu	rance. Specify:	150	d.	\$	0.00
16.	Taxe	s. Do not in	clude taxes deducted from your pay or included	l in lines 4 or 20.			
	Spec	cify:		10	6.	\$	0.00
17.			ease payments:				
			ents for Vehicle 1	17:	a.	\$	0.00
	17b.	Car payme	ents for Vehicle 2	17	b.	\$	0.00
		Other. Spe		17	C.	\$	0.00
	17d.	Other. Spe	ecify:	176	d.	\$	0.00
18.			of alimony, maintenance, and support that y		_	Φ.	0.00
			your pay on line 5, Schedule I, Your Income	(O.11101ai 1 O.1111 1001)	8.	\$	
19.			s you make to support others who do not live	•	_	\$	0.00
	Spec				9.		
20.			erty expenses not included in lines 4 or 5 of				0.00
			s on other property	20:		· -	0.00
		Real estat		201			0.00
			nomeowner's, or renter's insurance	20			0.00
			ce, repair, and upkeep expenses	20		· -	0.00
			er's association or condominium dues	20		·	0.00
21.	Othe	r: Specify:		2	1. ˌ	+\$	0.00
22.	Calc	ulate vour i	nonthly expenses				
		Add lines 4	• •			\$	950.00
			2 (monthly expenses for Debtor 2), if any, from	Official Form 106J-2		\$	
						·	050.00
	220.	Aud line 22	a and 22b. The result is your monthly expenses			\$	950.00
23.	Calc	ulate your i	monthly net income.				
	23a.	Copy line	12 (your combined monthly income) from Sched	dule I. 23a	a.	\$	1,082.50
	23b.	Copy your	monthly expenses from line 22c above.	23	b.	-\$	950.00
					ſ	-	
	23c.		our monthly expenses from your monthly incom	e.		Φ.	133.50
		The result	is your monthly net income.	23	с.	\$	132.50
0.4	<b>D</b>		on the same of the	thin the men of the control of	. : -	f = 2	
<b>24</b> .			an increase or decrease in your expenses wing the expect to finish paying for your car loan within the your car loan with				e or decrease because of a
			terms of your mortgage?	sai oi uo you expect your mortgag	c h	ayment to increase	e or decrease pecause or a
	■ No						
			Explain here:				
	☐ Ye	es.	L				

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Fill in this info	ormation to identify your	case:			
Debtor 1	Damien T. Robins	son			
200101	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					<ul><li>Check if this is an amended filing</li></ul>
Declara If two married You must file tobtaining mon		r, both are equally respo le bankruptcy schedules n connection with a banl	nsible for supplying cor	rect information Making a false staten	nent, concealing property, or , or imprisonment for up to 20
Si	ign Below				
Did you p	pay or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
•	nalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules file	d with this declaration	and
X /s/ Da	amien T. Robinson		x		
	ien T. Robinson ture of Debtor 1		Signature of	Debtor 2	
Date	September 14, 2016		Date		

Fill	in this inforn	nation to identify your	case:			
Deb	tor 1	Damien T. Robin				
Deb	tor 2	First Name	Middle Name	Last Name		
	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Cas	e number _					Check if this is an
						amended filing
Off	icial Fo	rm 107				
Sta	tement	of Financial	Affairs for Indivi	duals Filing for	Bankruptcy	4/16
Be a	s complete a	and accurate as possi	ble. If two married people	are filing together, both a	re equally responsible for sup	plying correct
		ore space is needed, n). Answer every ques	•	this form. On the top of a	any additional pages, write yo	ur name and case
		,				
Par	Give D	Petails About Your Ma	rital Status and Where You	I Lived Before		
1.	What is you	r current marital statu	s?			
	☐ Married					
	Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No					
	_	t all of the places you li	ved in the last 3 years. Do n	ot include where you live n	ow.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1	Debtor 2 Prior	Address:	Dates Debtor 2
			lived there			lived there
					unity property state or territor Rico, Texas, Washington and V	
	No					
	☐ Yes. Ma	ake sure you fill out <i>Sch</i>	edule H: Your Codebtors (O	fficial Form 106H).		
Part	Explai	n the Sources of You	rIncome			
4.	Did you have	e any income from en	ployment or from operating	ng a business during this	year or the two previous cale	ndar years?
	Fill in the total	al amount of income you	u received from all jobs and have income that you receiv	all businesses, including pa	art-time activities.	
	□ No					
	Yes. Fill	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions,	\$66,643.00	9 , ,	2
0		a. J. Zama aptoy.	bonuses, tips		bonuses, tips	
			Operating a business		☐ Operating a business	

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Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
		dar year: December	31, 2015 )	■ Wages, commissions, bonuses, tips	\$12,000.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a b	ousiness	
		dar year be December		■ Wages, commissions, bonuses, tips	\$11,000.00	☐ Wages, components	missions,	
				☐ Operating a business		☐ Operating a l	ousiness	
Include income regardless of whether that income is taxable. Examples of <i>other income</i> are alimony; child support; Social Security, unemployed and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No  Yes. Fill in the details.								
_	00.		, tano:	Dahtau 4		Dahtar 0		
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inco Describe below.		Gross income (before deductions and exclusions)
Part 3	B: List	: Certain Pa	yments You	Made Before You Filed for	Bankruptcy			
6. A	re eithe	Debtor 1's	or Debtor 2 ebtor 1 nor D	's debts primarily consume Debtor 2 has primarily consu personal, family, or househol	r debts? ımer debts. Consumer deb	ts are defined in 11	U.S.C. § 10 <sup>-</sup>	1(8) as "incurred by an
		During the No.	90 days befo	ore you filed for bankruptcy, di	d you pay any creditor a tot	al of \$6,425* or mor	e?	
		☐ Yes	paid that cr	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the	its for domestic support obli			
		* Subject		or after the date of	adjustment.	•		
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?							
		■ No.	Go to line 7					
		□ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
(	Creditor'	s Name and	d Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

Debtor 1 Damien T. Robinson

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Case number (if known) Document Debtor 1 Damien T. Robinson

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insid <i>Insiders</i> include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing a a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as chil alimony.						al partner; corporations agent, including one for					
	☐ Yes. List all payments to an insider.										
	Insider's Name and Address	Dates of payment	Total amount paid	Amount yo		this payment					
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.										
	<ul><li>No</li><li>☐ Yes. List all payments to an insider</li></ul>										
	Insider's Name and Address	Dates of payment	Total amount paid	Amount yo		this payment litor's name					
Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures									
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.  No Yes. Fill in the details.										
	Case title Case number	Nature of the case	Court or agency		Status of the	ie case					
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor Name and Address  Describe the Property  Date  Value of the										
						property					
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.										
	Creditor Name and Address	Describe the action the	creditor took		ate action was aken	Amount					
	<ul> <li>Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?</li> <li>No</li> <li>☐ Yes</li> <li>Part 5: List Certain Gifts and Contributions</li> </ul>										
		and all and the second second	a militar of the first	-£	#C00 ** - ** **	•					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No  Yes. Fill in the details for each gift.										
	Gifts with a total value of more than \$600 per person	Describe the gifts			ates you gave ne gifts	Value					
	Person to Whom You Gave the Gift and Address:										

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include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

Person Who Received Transfer Description and value of Describe any property or Date transfer was payments received or debts Address property transferred made paid in exchange Person's relationship to you

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Debtor 1 Damien T. Robinson

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο ☐ Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. П Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance account number closed, sold. Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No

☐ Yes. Fill in the details.

**Owner's Name** Address (Number, Street, City, State and ZIP Code)

Where is the property? (Number, Street, City, State and ZIP Describe the property

Case number (if known)

Value

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Case number (if known)

Debtor 1 Damien T. Robinson

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Nο ☐ Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code)

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I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Damien T. Robinson Signature of Debtor 2 Damien T. Robinson Signature of Debtor 1 Date September 14, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	
\$7	'5	administrative fee	
+ \$1	5	trustee surcharge	
\$33	85	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

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#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

#### TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN *C*. ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

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726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$190.00

toward the flat fee, leaving a balance due of \$3,810.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:September 14, 2016	
Signed:	
/s/ Damien T. Robinson	/s/ Veronica D. Joyner, Esq.
Damien T. Robinson	Veronica D. Joyner, Esq. 6239246
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amou	nts are blank. <b>Local Bankruptcy Form 23c</b>

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In r	e Damien T. Ro	obins	on		Case	No.		
				Debtor(s)	Chap	ter	13	
	DI	SCL	OSURE OF COMP	PENSATION OF AT	TORNEY FOR	DE	BTOR(S)	
1.	compensation paid	to me	within one year before the f	016(b), I certify that I am the filing of the petition in banks on of or in connection with t	ruptcy, or agreed to be	paid t	to me, for services i	
	For legal servi	ices, I l	nave agreed to accept		\$		4,000.00	
	Prior to the fill	ing of t		ed			190.00	
	Balance Due						3,810.00	
2.	The source of the c	ompen	sation paid to me was:					
	Debtor		Other (specify):					
3.	The source of comp	pensati	on to be paid to me is:					
	Debtor		Other (specify):					
4.	■ I have not agre	ed to sl	nare the above-disclosed co	ompensation with any other p	person unless they are	memb	pers and associates	of my law firm.
				ensation with a person or per names of the people sharing				law firm. A
5.	In return for the ab	ove-di	sclosed fee, I have agreed to	o render legal service for all	aspects of the bankrup	otcy ca	ase, including:	
	b. Preparation and c. Representation d. [Other provision Negotiat reaffirma 522(f)(2)(	of the ons as no ions vation at (A) for	of any petition, schedules, selector at the meeting of crededed] with secured creditors to agreements and applicate avoidance of liens on	ndering advice to the debtor statement of affairs and plan ditors and confirmation hear to reduce to market valuations as needed; prepar household goods. Repart from stay actions or a	which may be required ring, and any adjourned e; exemption plant ration and filing of resentation of the o	ed; d hear ning; motic lebto	rings thereof; preparation and ons pursuant to ors in any discha	filing of 11 USC
6.	By agreement with	the del	otor(s), the above-disclosed	fee does not include the fol	lowing service:			
				CERTIFICATION				
this	I certify that the for bankruptcy proceed		is a complete statement of	any agreement or arrangem	ent for payment to me	for re	presentation of the	debtor(s) in
	September 14, 20	16			D. Joyner, Esq.			
	Date			Veronica D. Signature of A Joyner Law 120 South S Suite 200	Office, Inc.	246		

Chicago, IL 60603

Name of law firm

312-332-9001 Fax: 312-332-9003 vdjoyner@joynerlawoffice.com

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### United States Bankruptcy Court Northern District of Illinois

In re	Damien T. Robinson	Case No.	
		Debtor(s) Chapter	_13
	VE	RIFICATION OF CREDITOR MATRIX	
	Number of Creditors:	11	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditors is true and	correct to the best of my
Date:	September 14, 2016	/s/ Damien T. Robinson  Damien T. Robinson  Signature of Debtor	

Arnold Scott Harris Attorneys at Law 222 Merchandise Mart Plaza, Ste. 19 Chicago, IL 60654

Ars Inc. 14707 E. 2nd Ave. #260 Aurora, CO 80011

City of Chicago Department of Finance P.O. Box 88292 Chicago, IL 60680

Convergent Outsourcing 800 Sw 39th St Renton, WA 98057

Harris & Harris, Ltd 222 Merchandise Mart Plaza Suite 1900 Chicago, IL 60654

I.C. System Inc 444 Highway 96 East P.O. Box 64437 Saint Paul, MN 55164

Markoff Law LLC 29 N. Wacker Dr. #550 Chicago, IL 60606

Overland Bond & Investment 4701 W. Fullerton Ave. Chicago, IL 60639

Sec of State Vehicle Services Department 501 S. Second St. Springfield, IL 62756

Secretary of State Compliance & Regulations 2701 S. Dirksen Parkway Springfield, IL 62723 Secretary of State D 6847-617-8 Cook County Springfield, IL 62756